

ABSTRACT

## DYNAMIC CURRENCY CONVERSION FOR CARD PAYMENT SYSTEMS

5           The present invention relates to Card Payment Systems for use in a multi-currency environment. In particular, the present invention provides a system and method for identifying an appropriate currency for individual transactions conducted using a card payment system, using the steps of identifying (50) an identifier code (60(1-n)) from a payment card, and determining (52) from the identifier code (60(1-n))  
10 a suitable currency (61(1-n)) for association with said payment card transaction. The identifier code is preferably a portion of the card number of the payment card. The transaction may be processed (54) in the suitable currency or the transaction amounts may be displayed in the suitable currency for information purposes.

15 [Figure 5]

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